

FINANCIAL & STATISTICAL REPORT				
BALANCE SHEET		STATEMENT OF INCOME AND EXPENSES		
ASSETS	END OF THIS MONTH	INCOME	THIS MONTH	THIS QUARTER TO DATE
Total Personal Loans (174)	1,799,156.15	Interest on Personal Loans	5,955.51	5,955.51
Real Estate Loans (6)	290,693.86	Interest on Real Estate Loans	(90.47)	(90.47)
VISA Credit Card Loans	64,300.73	Int. on VISA Credit Card	560.36	560.36
Allowance for Loan Losses	(5,757.55)	Income from Investments	5,125.15	5,125.15
Cash on Hand	67,302.56	Other Income	1,703.74	1,703.74
Bank	15,744.68	TOTAL INCOME	13,254.29	13,254.29
CCFCU Cash Mgt/Tier Shares	168,858.33	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	9,008.96	9,008.96
VISA Settlement (LSC)	2,500.00	Retirement	991.90	991.90
CD Interest Receivable	2,721.23	Social Security Taxes	667.56	667.56
Investments	3,661,169.00	Unemployment Comp. Tax	216.26	216.26
Furniture, Fixtures & Equip.	6,905.45	Employee's Insurance	2,168.00	2,168.00
Prepaid Miscellaneous	32,682.47	Travel & Conference	-	-
Accrued Interest on Loans	5,224.51	League Dues	-	-
Agency Account	6,536.64	SWACHA	45.00	45.00
NCUA Capitalization*	52,433.83	Rent	679.66	679.66
TOTAL ASSETS	6,172,487.89	Other Office Expense	26.00	26.00
LIABILITIES		Communications	248.60	248.60
		Stationary & Supplies	404.49	404.49
Accts. Pyble (Dorm/Unp. Cks)	16,964.47	Surety Bond Premium	414.00	414.00
Acct. Payable (Misc.)	-	Other Insurance Expense	584.00	584.00
Undisbursed Loan Funds	100,663.85	Depreciation FF & E	195.00	195.00
Undisbursed CC Payments	(13.01)	Bank Service Charge	382.24	382.24
Other Accrued Expenses	2,500.76	Share Draft Expense	258.95	258.95
Insurance Contracts Payable	236.08	Data Processing	237.35	237.35
Retirement Payable	-	Home Banking	200.00	200.00
Escrow, Real Estate (6)	15,698.85	Promotions	159.50	159.50
IRA Dividend Payable	25.00	Credit Bureau Expense	234.28	234.28
Dividends Payable	400.00	Credit Card Program	548.48	548.48
IRA's (16)	181,721.66	VISA Debit Card Program	543.88	543.88
Special Shares (11)	126,095.73	Legal Fees	-	-
Shares	4,631,514.96	Audit Expense	292.00	292.00
Share Drafts (78)	137,915.70	IRA Service Charges	127.00	127.00
Money Market (2)	35,001.46	Provision for Loan Losses	482.00	482.00
Undivided Earnings	666,058.79	State Operating Fee Expense	220.00	220.00
Guaranty Fund - Reg. Res.	213,083.52	Annual Meeting	-	-
Gramlich/Hagler Sch. Fund	51,168.21	Miscellaneous	38.00	38.00
NCUA Ins. Premium Payable	-	Cash Over/Short	-	-
Unapplied Exceptions	-	Extraordinary Gains/Losses	-	-
Notes Payable - CCFCU	-	Donated Scholarship Funds	-	-
Gain or Loss	(6,548.14)	SUBTOTAL	19,373.11	19,373.11
		Dividends Payable	400.00	400.00
		IRA Dividends Payable	25.00	25.00
		Money Market Dividends Pay	4.32	4.32
TOTAL LIABILITIES	6,172,487.89	TOTAL EXPENSES	19,802.43	19,802.43
DELINQUENT		NET EARNINGS	(6,548.14)	(6,548.14)
2 to 6 Months ()	-	Total Loans:	2,154,150.74	
6 to 12 Months ()	-	Total Shares:	5,112,249.51	
12 to 18 Months ()	-			
18 Months and Over ()	-			
TOTAL DELINQUENT	-			
Current and Less Than 2 Months Delinquent (180)	2,154,150.74			

STATISTICAL INFORMATION

Number of members: 870 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages		
All Other Loans	23	155,537.53
Total Loans - Year to Date	88	340,395.53
Loans made since organization	31,210	88,197,955.37
Losses and Recoveries since organization	\$ 206,951.67	30,192.27
	CHARGED OFF	RECOVERED